### Case 18-09910 Doc 1 Filed 04/04/18 Entered 04/04/18 17:13:59 Desc Main Document Page 1 of 72

Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Ruth	
	First name	First name
Write the name that is on	L	
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Godbolt	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.		
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
Only the last 4 digits of your Social	XXX - XX5035	
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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D	ebtor 1 Ruth First Name	L GODDOIT  Middle Name Last Name	Case number (if known)
	ot .va.ne	made name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		8058 S Jeffery Number Street	Number Street
		Chicago Illinois 60617	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		5 · · · · · · · · · · · · · · · · · · ·	3
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		Oity Ottato Zip Code	Only State Zip State
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Ruth	L	Godbolt		Case number (if kno	own)	
	First Name	Middle Name	Last Name				
Pa	Tell the Court Abo	ut Your Bankruptcy (	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>N</i> ot 10)). Also, go to the top of p				ndividuals Filing for
8.	How you will pay the fee	more details about cashier's check, or may pay with a cree.  I need to pay the Individuals to Pay.  I request that my judge may, but is the official poverty you choose this o	re fee when I file my pet thow you may pay. Typic remoney order. If your attended to card or check with a pet fee in installments. If your fee in installments. If your fee be waived (You may not required to, waive your ption, you must fill out the life it with your petition.	cally, if your conney is some printous choose and a choose and a choose are are are are fee, and a family si	ou are paying the submitting your ed address. e this option, sig Official Form 103 this option only ad may do so only ize and you are u	e fee yourself, payment on y and attach to A).  If you are filingly if your incorunable to pay to the pay to pay t	you may pay with cash, our behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9.	Have you filed for bankruptcy within the last 8 years?	No.  ✓ Yes. District  District  District	uthern District of Texas	When When When	8/10/2017 MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	2017-33070
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
11.	Do you rent your residence?	✓ No. Got	llord obtained an eviction ju to line 12. out <i>Initial Statement About an</i> bankruptcy petition.			st You (Form 10	1A) and file it with

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De	btor 1 Ruth		L		Godbolt	Case numbe	er (if known)		
	First Name				Last Name				
Pai	rt 3: Report About Any	Busir	esses	s You Own as a Sole	Proprietor				
	Are you a sole proprietor of any full-	<b>✓</b>	No.	Go to Part 4.					
	or part-time business?		Yes.	Name and location of	f business				
	A sole proprietorship is a business you			Name of business, if a	any				
	operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Number	Street				
	If you have more than one sole			City		State	Zip Code		
	proprietorship, use a separate sheet and			Check the appropri	ate box to desc	cribe your business:			
	attach it to this			Health Care B	usiness (as def	ined in 11 U.S.C. § 101	(27A))		
	petition.			Single Asset R	teal Estate (as c	defined in 11 U.S.C. § 1	01(51B))		
				Stockbroker (	as defined in 1°	1 U.S.C. § 101(53A))			
Commodity Broker (as defined in 11 U.S.C. § 101(6))									
None of the above									
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).	apprishee exist	ropriate t, state t, follow No. No. Yes.	illing under Chapter 11, the court must know whether you are a small business debtor so that it can set the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance ement of operations, cash-flow statement, and federal income tax return or if any of these documents do not with the procedure in 11 U.S.C. § 11 16(1)(B).  I am not filing under Chapter 11.  I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Any Hazardous Property or Any Property That Needs Immediate Attention					
14.	Do you own or have	<b>V</b>	No.						
	any property that poses or is alleged to			What is the hazard?					
	pose a threat of imminent and identifiable hazard to			If immediate attention is	needed, why is	it needed?			
	public health or safety? Or do you own any property that needs immediate attention?			Where is the property?	Number	Street			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City	Sta	ate	Zip Code	

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Debtor 1 Ruth L Godbolt Case number (if known)

First Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. Disability. My physical disability causes me to My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Ruth	L Aliabata Nama	Godbolt	Case number (if know.	n)			
First Name  Part 6: Answer These Que	Middle Name estions for Reporting	Last Name Purposes					
16. What kind of debts do you have?	<ul> <li>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.</li> <li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.</li> <li>16c. State the type of debts you owe that are not consumer debts or business debts.</li> </ul>						
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing und expenses are	under Chapter 7. Go to line ler Chapter 7. Do you estima paid that funds will be avail	ate that after any exempt pro	operty is excluded and administrative ed creditors?			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001	0-5,000 1-10,000 01-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mill	00	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mill	00	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below	I have aversinged this	notition and I declare was					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me file.						
		have obtained and read th	• •				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	/s/ Ruth Godbo		<b>x</b>				
	Signature of Debto	r1	Signature of				
	Executed on	4/4/2018 MM / DD / YYYY	Executed of	MM / DD / YYYY			

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Debtor 1 Ruth	L	Godbolt	Case number (if	known)			
First Name	Middle Name	Last Name					
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the			
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I			
represented by an	have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.						
attorney, you do not	· ·	. ,		•			
need to file this page.	/s/ Elise Harmening		Date	4/4/2018			
	Signature of Attorney f	or Debtor		M / DD / YYYY			
	,						
	Elise Harmening						
	Printed name						
	Semrad Law Firm						
	Firm name						
	20 S. Clark Street						
	Street						
	28th Floor						
	201111001						
	Chicago		Illinois	60603			
	City		State	Zip Code			
	Contact phone	3124852095	Email address	eharmening@semradlaw.com			
				-			
	6325657		Illinois				
	Bar number		State				

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Fill in this information to identify your case:							
Debtor 1	Ruth	L	Godbolt				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

П	Check if this is an
_	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del>Ψ</del> 0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$1,525.00
1c. Copy line 63, Total of all property on Schedule A/B	\$1,525.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<del></del>
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$4,264.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$32,029.58
Your total liabilities	\$36,293.58
art 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I)	\$1,028.00
Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	
. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$1,034.00

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Debt	tor 1 Ruth	L	Godbolt	Case number (if known)					
	First Name	Middle Name	Last Name						
Part 4	4: Answer These Que	estions for Administrat	ive and Statistical Records	<b>3</b>					
6. <b>A</b> ı	re you filing for bankrupto	y under Chapters 7, 11, o	r 13?						
	<b>_</b>	report on this part of the fo	rm. Check this box and submit th	nis form to the court with your other sch	nedules.				
Ŀ	Yes.								
7. <b>W</b>	hat kind of debt do you h	ave?							
Ŀ			mer debts are those incurred by a fill out lines 8-10 for statistical pur	an individual primarily for a personal, poses. 28 U.S.C. § 159.					
	Your debts are not print this form to the court wi		ou have nothing to report on this	part of the form. Check this box and su	bmit				
		ur Current Monthly Incom Form 122B Line 11; OR, Fo	e: Copy your total current monthlorm 122C-1 Line 14.	ly income from Official	\$0.00				
9.	Copy the following speci	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:							
	From Part 4 on Schedule	E/F, copy the following:		Total claim					
	9a. Domestic support oblig	ations (Copy line 6a.)		\$0.00					
	9b. Taxes and certain othe	r debts you owe the governi	ment. (Copy line 6b.)	\$4,264.00					
	9c. Claims for death or per	sonal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00					
	9d. Student loans. (Copy li	ne 6f.)	\$0.00						
	9e. Obligations arising out priority claims. (Copy line 6		or divorce that you did not report a	\$0.00					
	9f. Debts to pension or pro	f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)							

\$4,264.00

9g. **Total.** Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your c	ase:							
Debtor 1		Ruth	L		Godbolt					
Debtor 2		First Name	Middle N	ame	Last Name					
(Spouse, if fi	ling)	First Name	Middle N	ame	Last Name					
United Sta	ates B	ankruptcy Court for the:	Northern		District of Illinois					
Case num	ber				(State)					
Officia	ıl Fo	orm 106A/B							Check if this is an amended filing	
Sche	dul	e A/B: Prope	rty						12/1	
category v responsible write your Part 1:	where le for name	you think it fits best. E supplying correct inform and case number (if k cribe Each Residence	Be as complete a mation. If more s nown). Answer e ee, Building, Lar	nd ace very o	r Other Real Estate You	narried per te sheet to Own or	ople and this f	re filing together, both a form. On the top of any a an Interest In	re equally	
1. Do you		or have any legal or eq 3o to Part 2	ıuitable interest i	n an	residence, building, land,	or similar	proper	ty?		
		Where is the property?								
1.1	Stree	t address, if available, or	other description	Wha	at is the property? Check all Single-family home Duplex or multi-unit building	that apply.		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> <i>ims Secured by Property.</i>	
				Condominium or cooperative  Manufactured or mobile home				Current value of the entire property?	Current value of the portion you own?	
	Num	ber Street		H	Land			Describe the neture of	f	
				Investment property Timeshare				Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
	City	State	Zip Code	Whe	Othero has an interest in the prop	perty? Che	ck		mmunity property	
					Debtor 1 only Debtor 2 only			_		
					Debtor 1 and Debtor 2 only At least one of the debtors an	d another				
					er information you wish to perty identification number		this it	em, such as local		
If you	own (	or have more than one, li	st here:	<b>p</b> . 0	,					
1.2	Stree	t address, if available, or	other description	Wha	at is the property? Check all Single-family home Duplex or multi-unit building	that apply.		the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the	
				Condominium or cooperative Manufactured or mobile home				entire property?	portion you own?	
	Num	ber Street			Land Investment property Timeshare			Describe the nature of interest (such as fee s	imple, tenancy by	
	City	State	Zip Code	H	Other			the entireties, or a life	e estate), if known.	
				Whe		perty? Che	ck	Check if this is co (see instructions)	mmunity property	
					Debtor 1 only Debtor 2 only					
				H	Debtor 1 and Debtor 2 only					
				H	At least one of the debtors an	d another				
					er information you wish to perty identification number		this it	em, such as local		

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Debtor 1	Ruth First Name	L Middle Name	Godbolt Last Name	_ Case numbe	r (if known)	
	First Name					
1.3 Stre	et address, if available, or othe		What is the property? Check all that a Single-family home Duplex or multi-unit building	pply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
			Condominium or cooperative  Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
Nur City	nber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano Other information you wish to add al	ther	(see instructions)	mmunity property
			property identification number:			
	the dollar value of the porti ve attached for Part 1. Write	•	all of your entries from Part 1, includere. ▶	ding any entrie	s for pages	
	Describe Your Vehicles	quitable interes	t in any vehicles, whether they are r	egistered or no	ot? Include any vehicles	
ľ	ans, trucks, tractors, sport utilit		also report it on Schedule G: Executory rcycles	Contracts and	Unexpired Leases.	
3.1	Model: Year:		Who has an interest in the propone.  Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and	l another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community p			
3.2	Make Model: Year:		Who has an interest in the proportions.  Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property?	Current value of the portion you own?
			Check if this is community p instructions)	roperty (see		

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btor 1		L	Godbolt	Case number	er (if known)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the p	roperty? Check		claims or exemptions. Pu
	Model:		one.		•	red claims on <i>Schedule L</i> aims Secured by Property.
	Year:		Debtor 1 only		Creditors Willo Have Cla	ums secured by Froperty.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	/	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communi	tv property (see		
			instructions)	<b>1, p. op c. 1,</b> (coc		
3.4	Make		Who has an interest in the p	roperty? Check		claims or exemptions. Pu
	Model:		one.			red claims on Schedule L
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	/	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communi	tv property (see		
				.,		
	mples: Boats, trailers, motors		instructions)  her recreational vehicles, other value, fishing vessels, snowmobiles, mart, fishing vessels, snowmobiles, fishing vessels, snowmobiles, fishing vessels, snowmobiles, fishing vessels, snowmobiles, fishing vessels, fishing vessels, fishing vessels, snowmobiles, fishing vessels, fishing vess			
Exar	mples: Boats, trailers, motors No Yes Make Model:		ther recreational vehicles, other variety fishing vessels, snowmobiles, mark, fishing vessels, snowmobiles, fishing vessels, fishing ves	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule L</i>
Exar	mples: Boats, trailers, motors No Yes Make Model: Year:		who has an interest in the pone.  Debtor 1 only	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule L</i>
Exar	mples: Boats, trailers, motors No Yes Make Model:		ther recreational vehicles, other variety fishing vessels, snowmobiles, mark, fishing vessels, snowmobiles, fishing vessels, fishing ves	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims or exemptions. Pu tred claims on <i>Schedule L</i> nims Secured by Property. Current value of the
Exar	mples: Boats, trailers, motors No Yes Make Model: Year:		who has an interest in the pone.  Debtor 1 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Lims Secured by Property.
Exar	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:		who has an interest in the pone.  Debtor 1 only  Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Laims Secured by Property.  Current value of the
Exar	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:		who has an interest in the pone.  Debtor 1 only  Debtor 1 and Debtor 2 only	otorcycle accessori roperty? Check  / and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Laims Secured by Property.  Current value of the
4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:		who has an interest in the pone.  Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communi	otorcycle accessori roperty? Check  / and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule Lims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pu
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions)  Who has an interest in the pone.	otorcycle accessori roperty? Check  / and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	claims or Schedule Is in Secured by Property.  Current value of the portion you own?  Claims or exemptions. Pured claims on Schedule Is in secured claims on Schedule Is in secured claims on Schedule Is in the secured claims of the secured claims on the secured claims
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communiinstructions) Who has an interest in the p	otorcycle accessori roperty? Check  / and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule I nims Secured by Property.  Current value of the portion you own?
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions)  Who has an interest in the pone.	otorcycle accessori roperty? Check  / and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule Lims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule Limbs
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 only At least one of the debtors Check if this is communiinstructions)  Who has an interest in the pone. Debtor 1 only	otorcycle accessori roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Creditors Credito	red claims on Schedule Laims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule Laims Secured by Property.
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:		who has an interest in the pone.  Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions)  Who has an interest in the pone.  Debtor 1 only	otorcycle accessori roperty? Check  and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule Inims Secured by Property.  Current value of the portion you own?  claims or exemptions. Put ared claims on Schedule Inims Secured by Property.  Current value of the
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 only At least one of the debtors Check if this is communiinstructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 5 only Debtor 1 only Debtor 1 only Debtor 2 only	roperty? Check  and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule Inims Secured by Property.  Current value of the portion you own?  claims or exemptions. Put ared claims on Schedule Inims Secured by Property.  Current value of the

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De	ebtor 1	Ruth First Name	L Middle Name	Godbolt Last Name	Case number (if known)	
Pa	rt 3:	Describe Y	our Personal and Household	Items		
D	o you	own or hav	e any legal or equitable inter	est in any of the followin	g items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
		-	and furnishings liances, furniture, linens, china, kitch	nenware		
V		Describe	Used Household Furniture			\$500.00
		ronics les: Television	s and radios; audio, video, stereo, a	nd digital equipment; compute	ers, printers, scanners; music	
V	Yes. D	Describe	TV, cell phone			\$250.00
	Examp		ue and figurines; paintings, prints, or ot oin, or baseball card collections; othe			
	No Yes. D	Describe				
		les: Sports, ph	orts and hobbies notographic, exercise, and other hob ss; carpentry tools; musical instrume		tables, golf clubs, skis; canoes	
☑	No					
	Yes. D	Describe				
	<b>0. Fire</b> Examp		les, shotguns, ammunition, and rela	ted equipment		
✓	No					
	Yes. D	Describe				
	1. Clot Examp		clothes, furs, leather coats, designer	wear, shoes, accessories		
	No					1
✓	Yes. L	Describe	Used Clothing			\$350.00
			iewelry, costume jewelry, engagemei er	nt rings, wedding rings, heirlo	om jewelry, watches, gems,	
닏	No Voc F	)osoribo	Costumo louisla			1
⊻	169. L	Describe	Costume Jewelry			\$125.00
		-farm animal les: Dogs, cats	s, birds, horses			
✓	No					1
Ц	Yes. D	Describe				
1	4. Any	other persor	nal and household items you did n	not already list, including an	y health aids you did not list	-
✓	No					
	Yes. D	Describe				
			lue of all of your entries from Part t number here		or pages you have attached	\$1225.00

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Debt	tor 1 Ruth	L	Godbolt	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	4: Describe Your I	Financial Assets			
Do	you own or have an	y legal or equitable interest	in any of the followir	ng?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	<b>✓</b> No	ive in your wallet, in your home, in		on hand when you file your petition  Cash:	
17.	Examples: Checking, sa	avings, or other financial accounts estitutions. If you have multiple acc		ares in credit unions, brokerage houses,	
	✓ Yes		Institution name:		
		17.1. Checking account:	Chase		\$-300.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:	Direct Benefits Prepaid (	Card	\$0.00
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks , investment accounts with broker	age firms, money market	accounts	
	✓ No  Yes	Institution or issuer name:			
19.	Non-publicly traded s an LLC, partnership, a		ted and unincorporated	businesses, including an interest in	
	✓ No  Yes. Give specific information about them	Name of entity		% of ownership:	
	-				

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Deb <sup>-</sup>	tor 1 Ruth	L	Godbolt	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments Non-negotiable instrum	porate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory note	es, and money orders.	
	Yes. Give specific information about them	Issuer name:			
		_			-
21.	Retirement or pensio Examples: Interests in I		, thrift savings accounts,	or other pension or profit-sharing plans	
	<b>✓</b> No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:	oa.uo		
	separately.	Pension plan:			
		IRA:			
		Retirement account:	-		
		Keogh:			
		Additional account:	-		
		Additional account:			
22.		I prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:	_		
		Gas:	_		
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			-
		Water:			-
		Rented furniture:			
		Other:			
23.	Annuities (A contract f	or a periodic payment of money to	you, either for life or for	a number of years)	
	No Yes	Issuer name and description:			
		-			

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Debt	or 1 Ruth	L	Godbolt	Case number (if known)	
24.	First Name	Middle I		or a qualified state tuition program	
24.		530(b)(1), 529A(b), and 529(	ount in a qualified ABLE program, or under (b)(1).	er a quanned state tuition program.	
	<b>✓</b> No				
	Yes	Institution name and descrip	otion. Separately file the records of any interes	ets.11 U.S.C. § 521(c):	
					-
25.		-	property (other than anything listed in line	e 1), and rights or powers	_
		or your benefit			
	No No	م مائد			
	Yes. Desc	ribe			
26.			secrets, and other intellectual property s, proceeds from royalties and licensing agre	ements	
	No				
	Yes. Desc	ribe			
27.	Licenses, fra	nchises, and other general	intangibles		
			ses, cooperative association holdings, liquor	licenses, professional licenses	
	<b>✓</b> No				
	Yes. Desc	ribe			
Mor	ney or proper	ty owed to you?			Current value of the
					portion you own?
					Do not deduct secured claims or exemptions.
28.	Tax refunds ov	ved to you			
28.	Tax refunds ov	ved to you			
28.	No No Yes. Give s	specific information	Anticipated 2017 Tax Refund	Federal:	
28.	No Yes. Give s abou you a	specific information t them, including whether already filed the returns	Anticipated 2017 Tax Refund	Federal: State:	claims or exemptions.
28.	No Yes. Give s abou you a	specific information t them, including whether	Anticipated 2017 Tax Refund		claims or exemptions.
	No Yes. Give s abou you a and t	specific information t them, including whether already filed the returns he tax years		State: Local:	\$600.00 \$0.00 \$0.00
	No Yes. Give s abou you a and t	specific information t them, including whether already filed the returns he tax years	Anticipated 2017 Tax Refund spousal support, child support, maintenance,	State: Local:	\$600.00 \$0.00 \$0.00
	No Yes. Give s abou you a and t	specific information t them, including whether already filed the returns he tax years		State:  Local:  divorce settlement, property settlement	\$600.00 \$0.00 \$0.00
	Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years		State: Local:	\$600.00 \$0.00 \$0.00
	Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, s		State:  Local:  divorce settlement, property settlement	\$600.00 \$0.00 \$0.00
	Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, s		State: Local: divorce settlement, property settlement Alimony:	\$600.00 \$0.00 \$0.00 t \$0.00
	Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, s		State: Local:  divorce settlement, property settlement Alimony: Maintenance:	\$600.00 \$0.00 \$0.00 t \$0.00 \$0.00
	Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, s		State: Local:  divorce settlement, property settlement  Alimony:  Maintenance:  Support:  Divorce settlement:	\$600.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Yes. Give s abou you a and t  Family suppor Examples: Past  No  Yes. Give s	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, s		State:  Local:  divorce settlement, property settlement  Alimony:  Maintenance:  Support:	\$600.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00 \$0.00
29.	No Yes. Give s about you a and t  Family support Examples: Past  No Yes. Give s  Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years	spousal support, child support, maintenance,	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$600.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years	spousal support, child support, maintenance,	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$600.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, s specific information s someone owes you aid wages, disability insurance ial Security benefits; unpaid to	spousal support, child support, maintenance,	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$600.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, s specific information s someone owes you aid wages, disability insurance ial Security benefits; unpaid to	spousal support, child support, maintenance,	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$600.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Ruth	L	Godbolt	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life	insurance; health savin	gs account (HSA); credit, ho	meowner's, or renter's insurance	
	No  ✓ Yes. Name the insurance com	Compa	any name:	Beneficiary:	Surrender or refund value:
	of each policy and list its value		Life Insurance Colonial (New	Policy)	\$0.00
					_
32.	Any interest in property that is If you are the beneficiary of a living property because someone has di	g trust, expect proceeds		or are currently entitled to receive	
	✓ No				
	Yes. Describe				
33.	Claims against third parties, where Examples: Accidents, employments  No Yes. Describe			demand for payment	
34.	Other contingent and unliquida to set off claims	ited claims of every n	ature, including countercl	aims of the debtor and rights	
	<b>✓</b> No				
	Yes. Describe				
25	Any financial assets you did not	t already list			
33.	No	aneauy nst			
	Yes. Describe				
36.	Add the dollar value of all of yo for Part 4. Write that number he				\$300.00
Part	5: Describe Any Business-	Related Property \	∕ou Own or Have an Int	erest In. List any real estate in Pa	rt 1
	Do you own or have any legal o				
	No. Go to Part 6.				Current value of the portion you own?
	Yes. Go to line 38.				Do not deduct secured claims or exemptions
38.	Accounts receivable or commis	ssions you already ear	rned		or exemptions
	✓ No Yes. Describe				
39.	Office equipment, furnishings, a Examples: Business-related comp		ns, printers, copiers, fax mac	hines, rugs, telephones, desks, chairs, ele	ctronic devices
	<b>✓</b> No				
	Yes. Describe				

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Deb	tor 1 Ruth	L	Godbolt	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you us	e in business, and tools of your tra	ade	
	<b>✓</b> No				
	Yes. Describe				
41.	Inventory				
	<b>✓</b> No				
	Yes. Describe				
				·	
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
		N	ame of entity:	% of ownership:	
	Yes. Give specific information about				
	them	_			
		_			<u> </u>
43 (	Customer lists mailing	ـــ lists, or other compilation	ıs		<del></del>
70.		, nots, or other complication			
	<b>✓</b> No				
	Yes. Do your lists i	nclude personally identifiable	information (as defined in 11 U.S.C.	. § 101(41A))?	
	☐ No				
	<u> </u>	arib o			
	Yes. Desc	inde			
44.	Any business-related	property you did not alrea	dv list		
		proporty you are moral or	<b>-,</b>		
	<b>✓</b> No	_			
	Yes. Give specific				
	information	_			<del></del>
		_			<u> </u>
		<del>-</del>			
		_			
		_			
45 A	dd the dollar value of :	all of your entries from Par	t 5, including any entries for page	s vou have attached	1
<u> </u>					
Part	<sub>6:</sub> Describe Any F	arm- and Commercial	Fishing-Related Property You	ı Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it in F	art 1.		
46.	Do you own or have a	ny legal or equitable inter	est in any farm- or commercial fis	shing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own?
	163. 00 10 1110 47	•			Do not deduct secured claims or exemptions
47	Farm animals				
''.	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				

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Deb	or 1 Ruth L First Name Middl	la Nama	Godbolt	Case number (if known)	
40		e Name	Last Name		
48.	Crops-either growing or harvested				
	<b>✓</b> No				
	Yes. Describe				
10	Farm and fishing equipment, implement	ate machinany fixtu	ros and tools of trado		
43.		its, iliacillilery, lixtu	res, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supplies, chemicals,	and feed			
	No No				
	Yes. Describe				
	Tes. Describe				
51.	Any farm- and commercial fishing-rela	ted property you did	I not already list		
	✓ No				
	Yes. Describe				
52. A	dd the dollar value of all of your entries	from Part 6, includi	ng any entries for pages	you have attached	
	art 6. Write that number here				
				L	
	_				
Part	7: Describe All Property You Own	n or Have an Inter	est in That You Did N	lot List Above	
53.	Do you have other property of any kind		list?		
	Examples: Season tickets, country club mo	embership			
	✓ No				]
	Yes. Give specific information				
	information				
54. A	dd the dollar value of all of your entries	from Part 7. Write t	hat number here		<u>,</u>
Part	8: List the Totals of Each Part of	this Form			
rare					
55. <b>I</b>	Part 1: Total real estate, line 2			<b>&gt;</b>	
1	part 2 total vehicles, line 5			-	
57. <b>P</b>	art 3: Total personal and household iter	ms, line 15	\$1225.00		
58. <b>P</b>	art 4: Total financial assets, line 36		\$300.00		
50 1	Part 5: Total business-related property,	line 45	φ300.00		
60. I	Part 6: Total farm- and fishing-related p	roperty, line 52			
61. <b>I</b>	Part 7: Total other property not listed, li	ne 54			
62.	Total personal property. Add lines 56 thro	ough 61			A
	property, and most of the	0	\$1525.00	Copy personal property total	+ \$1525.00
				131 242 3 22 400	
		ur. ee r ee			\$1525.00
63. <b>T</b>	otal of all property on Schedule A/B. Ad	a iine 55 + line 62			

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Fill in this info	ormation to identify your c	ase:		
Debtor 1	Ruth	L	Godbolt	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	_
Case number	·			_
(If known)				
Official	Form 106C			Check if this is an amended filing
Schedu	le C: The Prop	erty You Claim	n as Exempt	04/16
Be as compl	ete and accurate as po	ssible. If two married pe	eople are filing together, bo	oth are equally responsible for supplying correct
		·		106A/B) as your source, list the property that you claim
				f Part 2: Additional Page as necessary. On the top of any
•	•	and case number (if kno		rate. The antional rage as moscoodly. On the top of any
additional pe	ages, write your name o	and case number (ii kin	J V V I I J.	

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount,

your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Claim	as Exempt					
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.  ✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  ✓ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)  For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Federal, Anticipated 2017 Tax Refund Line from Schedule A/B: 28	\$600.00	\$600.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
	Brief description: Used Clothing Line from Schedule A/B: 11	\$350.00	\$350.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)			
3.	✓ No	ry 3 years after that for t	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?				

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Debtor 1 Ruth Godbolt Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$500.00 description:  $\checkmark$ \$500.00 **Used Household** 100% of fair market value, up to any **Furniture** applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(b) Brief \$125.00 description:  $\overline{}$ \$125.00 **Costume Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(f) \$0.00 description:  $\overline{}$ \$0 Whole Life Insurance 100% of fair market value, up to any Colonial (New Policy) applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$250.00 description:  $\overline{}$ \$250.00 TV, cell phone 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) (\$300.00) description: **✓** Checking account, 100% of fair market value, up to any Chase applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) \$0.00 description: **V** \$0 Other financial account, **Direct Benefits Prepaid** 100% of fair market value, up to any applicable statutory limit Card

Line from Schedule A/B:

17

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Fill in th	is information to identify your	case:				
Debtor 1	1 Ruth	L	Godbolt			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, i	ffiling) First Name	Middle Name	Last Name			
United S	States Bankruptcy Court for the	: Northern	District of Illinois			
0			(State)			
Case nu (If known)	imber					
Offic	ial Form 106D					Check if this is an mended filing
Sch	edule D: Credi	tors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more spa			le are filing together, both are equ mber the entries, and attach it to t			
1. <b>D</b> o	any creditors have claims	secured by your prope	erty?			
<b>✓</b>	No. Check this box and sul	omit this form to the court	with your other schedules. You have	e nothing else to repo	rt on this form.	
	Yes. Fill in all of the informat	tion below.				
Part 1:	<b>List All Secured Claims</b>					
for		reditor has a particular claim	ured claim, list the creditor separately i, list the other creditors in Part 2. As ing to the creditor's name.	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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Fill in this in	formation to identify your case:				
Debtor 1	Ruth L	Godbolt			
Debtor 2	First Name Middle	Name Last Name			
(Spouse, if filing	First Name Middle	Name Last Name			
United State	es Bankruptcy Court for the: Northern	District of Illinois			
Case numb	er	(State)			
(If known)				al of the barrier	and the state of t
<u>Official</u>	Form 106E/F		Che	ck if this is an	amended filing
Sched	dule E/F: Creditors	Who Have Unsecured Claim	IS		12/15
claims that the entries i known).	are listed in Schedule D: Creditors Who I	ts and Unexpired Leases (Official Form 106G). Do not included old Claims Secured by Property. If more space is needed, convertion Page to this page. On the top of any additional page.  Claims	opy the Part yo	u need, fill i	t out, number
2. List al listed, As mu Contin	identify what type of claim it is. If a claim has ch as possible, list the claims in alphabetical uation Page of Part 1. If more than one cred	editor has more than one priority unsecured claim, list the creditor both priority and nonpriority amounts, list that claim here and shorder according to the creditor's name. If you have more than two tor holds a particular claim, list the other creditors in Part 3. structions for this form in the instruction booklet.)	ow both priority	and nonprior	rity amounts.
,	, , , , , , , , , , , , , , , , , , ,	,	Total	Priority	Nonpriority
2.1 IRS 1			<b>claim</b> \$4,264.00	<b>amount</b> \$4,264.00	amount
Priori	ty Creditor's Name	Last 4 digits of account number	<del>Ψ4,204.00</del>	\$4,204.00	\$0.00
PO B Num	ber Street	When was the debt incurred?n/a			
		As of the date you file, the claim is: Check all that apply.			
Phila	delphia Pennsylvania 19101	Contingent			
City	State Zip Cod	Unliquidated			
	incurred the debt? Check one. Debtor 1 only	Disputed			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
H	Debtor 1 and Debtor 2 only	Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the government			
	Check if this claim relates to a communit	y debt Claims for death or personal injury while you were intoxicated	•		
ls the	e claim subject to offset?	Other. Specify			

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Debte	or 1		L	Godbolt			
Dort :	2.	First Name  List All of Your NONDRIO	Middle Name	Last Nam	ne		
3. [	Part 2: List All of Your NONPRIORITY Unsecured Claims  3. Do any creditors have nonpriority unsecured claims against you?  No. You have nothing to report in this part. Submit this form to the court with your other schedules.						
<b>4.</b> I	unse f mo	ecured claim, list the creditor sep	arately for eac	h claim. For each claim	der of the creditor who holds each claim. If a creditor has more to the listed, identify what type of claim it is. Do not list claims already inclin Part 3.If you have more than four priority unsecured claims fill out	luded in Part 1.	
						Total claim	
4.1		'55 E Ridge Drive - Managemen onpriority Creditor's Name	t		- Last 4 digits of account number	\$5,000.00	
	67	755 E Ridge Drive			When was the debt incurred?n/a		
	Nt.	umber Street			As of the date you file, the claim is: Check all that apply.  — Contingent		
	Da	allee Toyon		75001	Unliquidated		
	Cit	ty State		75231 Zip Code	Disputed		
	W	ho incurred the debt? Check of Debtor 1 only	one.		Type of NONPRIORITY unsecured claim:		
	<u>✓</u>	Debtor 2 only			Student loans		
	F	Debtor 2 only  Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or		
	F	At least one of the debtors and	d another		divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar		
	F	Check if this claim relates t		ity debt	debts		
	L Is	the claim subject to offset?	to a commun	ity debt	Other. Specify Broken Lease: Apt 2042		
	<u>-</u>	No Yes					
4.2	CE	■ B/MEIJER			Last A. P. Naudana and Last A. Const.	\$0.00	
	No	onpriority Creditor's Name D BOX 182789			- Last 4 digits of account number 1228 When was the debt incurred? 3/2017		
	_	umber Street			<del></del>		
	_				As of the date you file, the claim is: Check all that apply.  Contingent		
	_	OLUMBUS Ohio		43218	- Unliquidated		
	Cit <b>W</b> I	ty State ho incurred the debt? Check o	one.	Zip Code	Disputed		
	✓	Debtor 1 only			Type of NONPRIORITY unsecured claim:		
		Debtor 2 only			Student loans		
		Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or		
		At least one of the debtors and	d another		divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar		
		Check if this claim relates t	to a commun	ity debt	debts		
	Is	the claim subject to offset? No			Other. Specify CreditCard		
		Yes					
4.3	C	omEd				\$327.26	
4.5	No	onpriority Creditor's Name			Last 4 digits of account number	φ321.20	
	_	Lincoln Center umber Street			When was the debt incurred?		
	Ва	ankruptcy Section			As of the date you file, the claim is: Check all that apply.  - Contingent		
					Unliquidated		
	Oa Cit	akbrook Terrace Illinois ty State	<b>3</b>	60181 Zip Code	Disputed		
		ho incurred the debt? Check o	one.	•	Type of NONPRIORITY unsecured claim:		
	¥	_			Student loans		
	Ļ	Debtor 2 only  Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or		
	F	At least one of the debtors and	d another		divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar		
	F	_		ity dobt	debts		
	L	Check if this claim relates teles to offset?	io a commun	nty debt	Other. Specify Utility		
	.s	No					
	F	Yes					

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Debtor 1 Ruth Godbolt Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 **CREDITONEBNK** \$0.00 4341 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 98872 When was the debt incurred? 2/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS 89193 Nevada Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Other. Specify \_ Is the claim subject to offset? V No Yes DEPT OF ED/NAVIENT \$20,561.00 Last 4 digits of account number 1125 Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 11/2008 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only  $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes DEPT OF ED/NAVIENT 4.6 \$19,876.00 Last 4 digits of account number 0707 Nonpriority Creditor's Name When was the debt incurred? 7/2009 PO BOX 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only  $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

✓ No ✓ Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts Other. Specify

Debts to pension or profit-sharing plans, and other similar

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Debtor 1 Ruth Godbolt Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 DEPT OF ED/NAVIENT \$9,563.00 Last 4 digits of account number 1125 Nonpriority Creditor's Name When was the debt incurred? 11/2008 PO BOX 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? No Yes 4.8 DEPT OF ED/NAVIENT \$9,563.00 Last 4 digits of account number 0707 Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 7/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only  $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes DEPT OF ED/NAVIENT 4.9 \$7,687.00 Last 4 digits of account number 0302 Nonpriority Creditor's Name When was the debt incurred? PO BOX 9635 3/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only  $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

✓ No ✓ Yes

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Debtor 1 Ruth Godbolt Case number (if known) Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 DEPT OF ED/NAVIENT \$6,376.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/2012 PO BOX 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.11 DEPT OF ED/NAVIENT \$6,303.00 0923 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 9/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.12 DEPT OF ED/NAVIENT \$6,029.00 Last 4 digits of account number 0726 Nonpriority Creditor's Name When was the debt incurred? 7/2011 PO BOX 9635 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

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Debtor 1 Ruth Godbolt Case number (if known) Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 DEPT OF ED/NAVIENT \$5,737.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/2012 PO BOX 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.14 DEPT OF ED/NAVIENT \$3,188.00 0923 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 9/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.15 DEPT OF ED/NAVIENT \$3,188.00 Last 4 digits of account number 0615 Nonpriority Creditor's Name When was the debt incurred? 6/2012 PO BOX 9635 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

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Debtor 1 Ruth Godbolt Case number (if known) Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 DEPT OF ED/NAVIENT \$3,187.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2011 PO BOX 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.17 Devon Financial \$349.59 Last 4 digits of account number Nonpriority Creditor's Name 8256 S Cottage Grove Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60619 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Other Is the claim subject to offset? **✓** No Yes DOWNTHEROAD 4.18 \$0.00 Last 4 digits of account number 1135 Nonpriority Creditor's Name When was the debt incurred? 3/2013 119 Teal Rd W Number Street As of the date you file, the claim is: Check all that apply. Contingent 47909 Lafayette Indiana Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ 30 Automobile Is the claim subject to offset? **✓** No

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Debtor 1 Ruth Godbolt Case number (if known) Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 FIRST PREMIER BANK \$340.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 7/2013 Number Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud 56302 Minnesota Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes **GLHEC** 4.20 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 7859 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated MADISON 53707 Wisconsin Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ✓ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes Great Lakes Higher Education Guaranty Company \$0.00 - Last 4 digits of account number Nonpriority Creditor's Name 2401 INTERNATIONAL LN When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated MADISON Wisconsin 53704 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ✓ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? No

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Debtor 1 Ruth Godbolt Case number (if known) Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 LVNV Funding, LLC its successors and assigns as assignee of \$538.56 Last 4 digits of account number FNBM, LLC Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 10587 As of the date you file, the claim is: Check all that apply. Number Contingent c/o William Andrews Unliquidated 29603 Greenville South Carolina Disputed City State Zip Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. Debtor 1 only ◪ Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Other. Specify \_ Other Check if this claim relates to a community debt Is the claim subject to offset? **✓** No Yes MONTGOMERY WARD 4.23 \$341.00 Last 4 digits of account number 6092 Nonpriority Creditor's Name When was the debt incurred? 11/2017 1112 7TH AVE Number As of the date you file, the claim is: Check all that apply. Contingent **MONROE** 53566 Wisconsin Unliquidated City State Zip Code Who incurred the debt? Check one Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.24 Navient \$4,408.00 1127 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/2008 PO Box 9640 Number Street As of the date you file, the claim is: Check all that apply. Contingent 18773 Wilkes Barre Pennsylvania Unliquidated State City 7in Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? ◪ No

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Debtor 1 Ruth Godbolt Case number (if known) Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 Navient \$0.00 - Last 4 digits of account number Nonpriority Creditor's Name PO Box 9640 When was the debt incurred? 4/2008 Number Street As of the date you file, the claim is: Check all that apply. Contingent 18773 Wilkes Barre Pennsylvania Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.26 People's Gas \$700.00 Last 4 digits of account number Nonpriority Creditor's Name 130 E. Randolph Drive When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60601 Chicago Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Utility Is the claim subject to offset? **✓** No Yes Santander Consumer USA \$24,433.17 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 560284 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Dallas 75356 Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured Car: Nissan Altima Is the claim subject to offset? No

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Debtor 1	Ruth First Name	L Middle Name	Godbolt Last Name	Case number (if known)					
Part 2:	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page								
	After listing any entries on this	page, number them beg	inning with 4	.5, followed by 4.6, and so forth.	Total claim				
	WEBBNK/FHUT Nonpriority Creditor's Name 6250 RIDGEWOOD ROA Number Street		w	Asst 4 digits of account number 5810 When was the debt incurred? 9/2016 Softhe date you file, the claim is: Check all that apply.	\$0.00				
	SAINT CLOUD Minne City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this claim relates Is the claim subject to offset?  No Yes	Zip Code one. d another		Contingent Unliquidated Disputed  ype of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard					

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Debtor 1 Ruth Godbolt Case number (if known) Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$4,264.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$4,264.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** 

			Total Glainio
Total claims from Part 2	6f. Student loans	6f.	\$105,666.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$32,029.58
	6i Total Add lines 6f through 6i	6i	\$137,695.58

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Fill in this information to identify your case:					
Debtor 1	Ruth	L	Godbolt		
	First Name	Middle Name	Last Name	<u> </u>	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)	-				
(II KIIOWII)					

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		20	camont rage	7 00 01 12
Fill in this in	formation to identify your c	ase:		
Debtor 1	Ruth	L	Godbolt	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing	<sup>I)</sup> First Name	Middle Name	Last Name	
United State	s Bankruptcy Court for the:	Northern	District of Illinois	
Case numbe	ar		(State)	
(If known)				
				Check if this is an
				amended filing
Officia	I Form 106H			
Schedu	ale H: Your Cod	debtors		12/15
the entries i known). Ans  1. Do you  N Y	n the boxes on the left. At wer every question. have any codebtors? (If you o	tach the Additional Page	not list either spouse as a	
	the last 8 years, have you _ouisiana, Nevada, New Me:			(Community property states and territories include Arizona, California, n.)
✓ N	o. Go to line 3.			
☐ Y	es. Did your spouse, forme	er spouse, or legal equiva	lent live with you at the t	time?
[v	No			
	Yes. In which communi	ty state or territory did you	ı live?	Fill in the name and current address of that person.
	Name of your spouse,	ormer spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Co	de
3. In Colu	mn 1, list all of your code	otors. Do not include you	r spouse as a codebtor	if your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		_			3			
Fill in t	his information to identify	your case:						
Debtor	1 Ruth	L	Godbo	olt				
	First Name	Middle Name	Last N	lame		Che	eck if this is:	
Debtor	2 First Name	Middle None	L = +t N				An amended filing	
(Spouse,	First Name	Middle Name	Last N	lame			A supplement showing post	t notition chapter 19
United Sthe:	States Bankruptcy Court for	Northern	_ District of Ill				expenses as of the following	
Case nu	umber		(3	State)				
(If known							MM / DD / YYYY	
Offic	ial Form 106I							
Sche	edule I: Your In	come						12/15
informa spouse.	sible for supplying correction about your spouse. If more space is needed (if known). Answer ever	f you are separated an , attach a separate she y question.	d your spous	se is n	ot filing w	ith you, do	not include information	about your
1. Fill	in your employment		Debtor 1				Debtor 2	
info	ormation.	Employment status	T such					
	ou have more than one job, ch a separate page with	zimproymont otatao	Emplo	oyea mploye	4		Employed  Not Employed	
	rmation about additional		<b>✓</b> Not Li	прюуе	J		Not Employed	
emp	oloyers.	Occupation					_	_
	ude part time, seasonal, or -employed work.	Employer's name						
		Employer's address						
	cupation may include student nomemaker, if it applies.		Number St	Number Street			Number Street	
			City		State	Zip Code	City Stat	e Zip Code
		How long employed there?						
Part 2	Give Details About N	Nonthly Income						
	ate monthly income as of to unless you are separated.	the date you file this for	<b>n.</b> If you have	nothin	g to report	for any line, v	write \$0 in the space. Includ	e your non-filing
If you	or your non-filing spouse have space, attach a separate she		, combine the	inform	ation for all	employers fo	or that person on the lines b	elow. If you need
					For De	btor 1	For Debtor 2 or non-filing spouse	
	ist monthly gross wages, sala eductions.) If not paid monthly e.	• .		2.		\$0.00		
3. <b>E</b>	stimate and list monthly over	rtime pay.		3.		+ \$0.00		
4. <b>C</b>	<b>alculate gross income.</b> Add li	ne 2 + line 3.		4.		\$0.00		

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Dec	otor 1 <u>Ruth</u> First Name		Godbolt Last Name		Case number			
	riist Name	Middle Name	Last Name		For Debtor 1	For Debtor 2 or non-filing spouse		
С	opy line 4 here		→	4.	\$0.00			
5. <b>L</b> i	ist all payroll dedu							
5	a. Tax, Medicare,	and Social Security deductions		5a.	\$0.00			
5	b. <b>Mandatory con</b>	tributions for retirement plans		5b.	\$0.00			
5	ic. Voluntary cont	ributions for retirement plans		5c.	\$0.00			
5	id. <b>Required repay</b>	ments of retirement fund loans		5d.	\$0.00			
5	e. Insurance			5e.	\$0.00			
5	f. Domestic suppo	ort obligations		5f.	\$0.00			
5	ig. <b>Union dues</b>			5g.	\$0.00			
5	h. Other deduction	ons. Specify:	:	5h. +	\$0.00 +			
6. <b>A</b> +5h.		<b>ductions.</b> Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g	6.	\$0.00			
7. <b>C</b>	alculate total mo	nthly take-home pay. Subtract line 6 from line	e 4.	7.	\$0.00			
8. <b>L</b> i	ist all other incom	ne regularly received:						
8	business, profe	•						
		ent for each property and business showing ordinary and necessary business expenses, and	i					
	the total monthly	y net income.		8a.	\$0.00			
8	b. Interest and di	vidends	;	8b.	\$0.00			
8	dependent reg	-						
		, spousal support, child support, maintenance, nt, and property settlement.		8c.	\$0.00			
8	d. <b>Unemployment</b>	compensation	;	8d.	\$0.00			
8	e. Social Security	,	;	8e.	\$1,028.00			
8	Include cash ass cash assistance	ent assistance that you regularly receive istance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or ess		8f.	\$0.00			
8	g. Pension or reti	rement income		8g.	\$0.00			
8	h. Other monthly	income. Specify:		8h. +	\$0.00 +			
9. <b>A</b>	dd all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g -	+ 8h.	9.	\$1,028.00			
		income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing sp		10.	\$1,028.00 +		=	\$1,028.00
lı fı	nclude contribution riends or relatives.	gular contributions to the expenses that you s from an unmarried partner, members of your amounts already included in lines 2-10 or amo	r household	d, your d	dependents, your roomn	,		
s	Specify:						11. +	\$0.00
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Su					12.	\$1,028.00
								Combined monthly income
13. [	No.	increase or decrease within the year after	you file th	is form	?			
L	Yes. Explain:							

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		Doc	ument Page 39 of $n$	2		
Fill in this infor	mation to identify your o	ase:				
Debtor 1	Ruth	L	Godbolt			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	3	
United States B	sankruptcy Court for the:	Northern	District of Illinois	A supplement sho	•	•
	amapto, court or are		(State)	expenses as of th	e following date	e:
Case number (If known)				MM / DD / YYYY		
	Form 106J					
Schedul	e J: Your Exp	enses				12/15
information. If I	-	attach another sheet to thi	are filing together, both are equal s form. On the top of any addition			number
1. Is this a join	nt case?					
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live in a se	parate household?				
_ г	<b>¬</b> No					
	Yes. Debtor 2 must fill	e Official Forms 106J-2, <i>Expε</i>	enses for Separate Household of Deb	tor 2.		
2. Do you have	⊒ e dependents? 🕡 №	0	·			
Do not list D Debtor 2.	ebtor 1 and Ye	es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depend with you?	dent live
	enses include	_				
expenses of than	f people other					
yourself and dependents	_	<b>S</b>				
-						
Part 2: Estir	mate Your Ongoing I	Monthly Expenses				
	of a date after the bank		you are using this form as a supp pplemental Schedule J, check the	_		
		eash government assistance t on Schedule I: Your Incom			Yo	our expenses
	or home ownership ex or the ground or lot. 4.	penses for your residence. I	nclude first mortgage payments and		4.	\$250.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Ruth L Godbolt Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home equity loans         5.         \$0.00           6. Utilities:         6.         \$0.00           6. Utilities:         6.         \$50.00           6. Utilities:         6.         \$50.00           6. Water, sever, garbage collection         6.         \$50.00           6. Chelephone, oil phone, Internet, satellite, and cable services         6.         \$50.00           6. Chelephone, oil phone, Internet, satellite, and cable services         6.         \$50.00           6. Chelephone, oil phone, Internet, satellite, and cable services         6.         \$50.00           6. Chelephone, oil phone, Internet, satellite, and cable services         6.         \$50.00           6. Chelephone, oil phone, Internet, satellite, and cable services         6.         \$50.00           6. Chelephone, oil phone, Internet, satellite, and cable services         6.         \$50.00           6. Chelephone, oil phone, Internet, satellite, and cable services         6.         \$50.00           7. Colding, Janufry, and dry cleaning         8.         \$50.00           10. Chelidical and dental services         11.         \$50.00           11. Medical and dental services         12.         \$50.00           12. Characyanine, clubs, recreation, newspapers, magazines, and books         13.	First Name	Middle Name Last Name		
Section   Sect				Your expenses
6a. Electricity, heat, natural gas	5. Additional mortgage paym	ents for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$35.00           6d. Other, Specify:         7.         \$190.00           7. Food and housekceping supplies         7.         \$190.00           8. Childcare and children's education costs         8.         \$0.00           9. Citothing, laundry, and dry cleaning         9.         \$85.00           10. Personal care products and services         11.         \$300.00           11. Medical and dental expenses         11.         \$300.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$105.00           10. Do not include care payements         13.         \$0.00           14. Charitable contributions and religious donations         13.         \$0.00           15. Insurance         15         \$50.00           15a. Life insurance deducted from your pay or included in lines 4 or 20.         15a         \$50.00           15c. Vehicle insurance         15a         \$0.00           15c. Vehicle insurance         15a         \$0.00           15c. Vehicle insurance. Specify:         15         \$0.00           17c. The same payements.         17a         \$0.00 <t< td=""><td>6. Utilities:</td><td></td><td></td><td></td></t<>	6. Utilities:			
6c. Telephone, cell phone, Internet, satellite, and cable services   6c.   \$35.00   6c.	6a. Electricity, heat, natural g	as	6a.	\$50.00
6d. Other. Specify  6d. Other Specify  7. Food and housekeeping supplies 7. Specify 8. Specify 8. Specify 8. Specify 9. Clothing, laundry, and dry cleaning 9. Specify 8. Specify 9. Clothing, laundry, and dry cleaning 9. Clothing, laundry,	6b. Water, sewer, garbage co	ollection	6b.	\$0.00
7. Food and housekeeping supplies         7.         \$190.00           8. Childcare and childcare's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$65.00           10. Personal care products and services         10.         \$150.00           11. Medical and dental expenses         11.         \$30.00           12. Transportation, Include gas, maintenance, bus or train fare.         12.         \$105.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$100.00           15. Insurance.         15s         \$59.00           15b. Health insurance deducted from your pay or included in lines 4 or 20.         15s         \$0.00           15c. Vehicle insurance. Specify:         15d         \$0.00           15c. Vehicle insurance. Specify:         15c         <	6c. Telephone, cell phone, I	nternet, satellite, and cable services	6c.	\$35.00
8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$65.00           10. Personal care products and services         10.         \$150.00           11. Medical and dental expenses         11.         \$30.00           12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments         12.         \$10.00           14. Charitable contributions and religious donations         14.         \$10.00           15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.         15a. Life insurance         15a.         \$50.00           15a. Life insurance         15b. Health insurance         15c.         \$0.00           15b. Health insurance         15c. Vehicle insurance.         15c.         \$0.00           15c. Vehicle insurance.         15c.         \$0.00           15d. Other insurance. Specify:         15c.         \$0.00           15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.         \$0.00           \$pecify:         17c.         \$0.00           17a. Car payments for Vehicle 1         17a.         \$0.00           17c. Other. Specify:         17c.         \$0.00           17c. Other. Specify:         17c.         \$0.00	6d. Other. Specify:		6d	\$0.00
9. Clothing, laundry, and dry cleaning         9.         \$85.00           10. Personal care products and services         10.         \$15.00           11. Medical and dental expenses         11.         \$30.00           12. Transportation, Include gas, maintenance, bus or train fare.         12.         \$105.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$100.00           15. Insurance.         150.         \$50.00           15. Lie insurance deducted from your pay or included in lines 4 or 20.         150.         \$50.00           15. Vehicle insurance         156.         \$0.00           15. Vehicle insurance.         156.         \$0.00           15. Vehicle insurance         156.         \$0.00           15. Vehicle insurance         156.	7. Food and housekeeping su	pplies	7.	\$190.00
10. Personal care products and services       10.       \$15.00         11. Medical and dental expenses       11.       \$30.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12.       \$10.50         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$100.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a       \$59.00         15b. Health insurance       15c. Vehicle insurance       15c. \$0.00       \$0.00         15c. Vehicle insurance.       15c. Vehicle insurance.       15c. \$0.00         15c. Vehicle insurance. Specify:       15c. \$0.00       \$0.00         15c. Vehicle insurance. Specify:       15c. \$0.00       \$0.00         15c. Vehicle insurance. Specify:       15c. \$0.00       \$0.00         15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         \$pecify:       15c. \$0.00       \$0.00         17b. Car payments for Vehicle 1       17c. \$0.00         17c. Car payments for Vehicle 2       17c. \$0.00         17c. Other. Specify:       17c. \$0.00         17c. Other. Specify:       17c. \$0.00	8. Childcare and children's e	ducation costs	8.	\$0.00
11. Medical and dental expenses       11.       \$30.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12.       \$155.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$100.00         15. Insurance.       0       15.0       \$59.00         15. Health insurance deducted from your pay or included in lines 4 or 20.       156. Whicle insurance       156. \$59.00         15. C. Vehicle insurance.       156. \$50.00       \$0.00         15. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$9.00         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$9.00         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$9.00         17. Installment or lease payments:       16       \$0.00         17. Installment or lease payments:       17a       \$0.00         17a. Car payments for Vehicle 2       17b       \$0.00         17b. Car payments for Vehicle 2       17b       \$0.00         17c. Other. Specify:       17c       \$0.00         18. Your payments of a limony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your	9. Clothing, laundry, and dry	cleaning	9.	\$65.00
12.   Transportation. Include gas, maintenance, bus or train fare. Do not include car payments   12.   \$105.00     13.   Entertainment, clubs, recreation, newspapers, magazines, and books   13.   \$0.00     14.   Charitable contributions and religious donations   14.   \$100.00     15.   Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.     15a.   Life insurance   15a   \$59.00     15b.   Health insurance   15b   \$0.00     15c.   Vehicle insurance   15c   \$0.00     15c.   Vehicle   15c   \$0.00	10. Personal care products a	nd services	10.	\$150.00
Do not included car payments   13.	11. Medical and dental exper	nses	11.	\$30.00
14. Charitable contributions and religious donations       14. \$100.00         15. Insurance.       300 not include insurance deducted from your pay or included in lines 4 or 20.         15a. Life insurance       15a. Sepo.00         15b. Health insurance       15b. \$50.00         15c. Vehicle insurance       15c. \$50.00         15c. Vehicle insurance. Specify:       15d. \$50.00         15d. Other insurance. Specify:       15d. \$50.00         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       15c. Vehicle insurance. Specify:         15c. Vehicle insurance. Specify:       16         15c. Vehicle insurance. Specify:       15d. \$50.00         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       15c. \$50.00         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       15c. \$50.00         17. Installment or lease payments:       17a       \$0.00         17. Installment or lease payments:       17a       \$0.00         17b. Car payments for Vehicle 2       17b       \$0.00         17c. Other. Specify:       17c       \$0.00         17c. Other. Specify:       17c       \$0.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay or line 5, Schedule I, Your Income (Official Form 106I).	-		12.	\$105.00
15. Insurance.	13. Entertainment, clubs, rec	reation, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.   15a. Life insurance   15a   \$59.00     15b. Health insurance   15c   \$0.00     15c. Vehicle insurance   15c   \$0.00     15c. Vehicle insurance. Specify   15d   \$0.00     15d. Other insurance. Specify   15d   \$0.00     15d. Other insurance. Specify   15d   \$0.00     16c   \$0.00     17c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   Specify   16   \$0.00     17c. Installment or lease payments:   17a   \$0.00     17b. Car payments for Vehicle 1   17a   \$0.00     17c. Other. Specify   17c   \$0.00     17c. Other. Specify   17d   \$0.00     17d. Other. Specify   17d   \$0.00     18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).   18.     19. Other payments you make to support others who do not live with you.   Specify   19. \$0.00     20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.   20a   \$0.00     20b. Real estate taxes.   20b   \$0.00     20c. Property, homeowner's, or renter's insurance   20c   \$0.00     20d. Maintenance, repair, and upkeep expenses.   20d   \$0.00     20	14. Charitable contributions	and religious donations	14.	\$100.00
15b. Health insurance		ducted from your pay or included in lines 4 or 20.		
15c. Vehicle insurance	15a. Life insurance		15a	\$59.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   Specify:	15c. Vehicle insurance		15c	\$0.00
Specify:	15d. Other insurance. Specif	fy:	15d	\$0.00
17.   Installment or lease payments:   17a. Car payments for Vehicle 1   17a   \$0.00   17b. Car payments for Vehicle 2   17b   \$0.00   17c. Other. Specify:   17c   \$0.00   17d. Other. Specify:   17d   \$0.00   17d. Other. Specify:   17d   \$0.00   18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).   18.   19. Other payments you make to support others who do not live with you.   19.   \$0.00   20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.   20a   \$0.00   20b. Real estate taxes.   20b   \$0.00   20b. Real estate taxes.   20c. Property, homeowner's, or renter's insurance   20c. \$0.00   20d. Maintenance, repair, and upkeep expenses.   20d. \$0.00   \$0.00   \$0.00   20d. Maintenance, repair, and upkeep expenses.   20d. \$0.00   \$0.00   \$0.00   20d. Maintenance, repair, and upkeep expenses.   20d. \$0.00   \$0.00	16. Taxes. Do not include taxes	s deducted from your pay or included in lines 4 or 20.		
17. Installment or lease payments:  17a. Car payments for Vehicle 1  17a. So.00  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:  17d. So.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  18. 19. Other payments you make to support others who do not live with you.  Specify:  19. \$0.00  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20b \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00	Specify:		16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. So.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	17. Installment or lease paym	nents:	10	
17c. Other. Specify: 17d. S0.00 17d. Other. Specify: 17d \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18.  19. Other payments you make to support others who do not live with you.  Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	17a. Car payments for Vehic	le 1	17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehic	cle 2	17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.			17d	\$0.00
19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20b \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d \$0.00				\$0.00
Specify:	, , ,	,	18.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00		to support others who do not live with you.	10	<b>#0.00</b>
20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00		ses not included in lines 4 or 5 of this form or on Schedule I: Your Income	19.	\$0.00
20b. Real estate taxes.  20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00			20a	\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00				
20d. Maintenance, repair, and upkeep expenses.  20d \$0.00		s, or renter's insurance		
	20e. Homeowner's associati	ion or condominium dues		

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Debtor 1			L	Godbolt	Case number (if known)		
	First Na	ime	Middle Name	Last Name			
21.Other	. Speci	ify:				21	\$0.00
	-	our monthly expen	ises.				\$1,034.00
		es 4 through 21.					\$0.00
		, , ,	**	, from Official Form 106J-2			\$1,034.00
22c. A	Add line	22a and 22b. The i	result is your monthly exp	enses.		22.	
23.Calcu	ılate y	our monthly net inc	come.				
23a. (	Copy lir	ne 12 (your combine	ed monthly income) from	Schedule I.		23a	\$1,028.00
23b. (	Сору у	our monthly expense	es from line 22 above.			23b	\$1,034.00
			nses from your monthly	ncome.			(\$6.00)
•	The res	ult is your monthly r	net income.			23c	<del></del>
24 Do v	nii eyn	ect an increase or	decrease in your exper	ses within the year after	you file this form?		
24. <b>D</b> 0 y	ou exp	ect an increase of	decrease iii your exper	ses within the year after	you me this form:		
				loan within the year or do y modification to the terms of			
mon	gage p	ayment to increase c	or decrease decause of a	nodification to the terms of	your mongage?		
<b>✓</b> 1	10						
	'es						
_		Explain here:					
		Explain fiere.					

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Fill in this infor	Fill in this information to identify your case:							
Debtor 1	Ruth	L Name of the Name	Godbolt	_				
Dobtor 0	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_				
United States B	Bankruptcy Court for the:	Northern	District of Illinois (State)	_				
Case number (If known)	-		(State)	_				

### Official Form 106Dec

### Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	11: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	elp you fill out bankruptcy forms?
	<b>✓</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Ruth Godbolt	*
	Signature of Debtor 1	Signature of Debtor 2
	Date 4/4/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this in	formation to identify your c	case:					
Debtor 1	Ruth	L	Godbolt				
Debtor 2	First Name	Middle Nam	ne Last Nam	е			
(Spouse, if filing	First Name	Middle Nam	ne Last Nam	е			
United State	es Bankruptcy Court for the:	Northern	District of Illino				
Case numb	er		(Stat	e) 			
` '							Check if this is a
<u>Officia</u>	l Form 107						amended filing
Statem	ent of Financia	al Affairs for	· Individuals	Filing for	Bankrı	uptcy	04/1
information	olete and accurate as po n. If more space is neede known). Answer every q	ed, attach a separa					
Part 1: G	ive Details About Your	Marital Status an	d Where You Lived	Before			
1. What	is your current marital st	atus?					
	Married						
<u> </u>	Not married						
2. Durin	ig the last 3 years, have yo	ou lived anywhere ot	her than where you liv	ve now?			
	No Yes. List all of the places yo	ou lived in the last 3 y	years. Do not include v	vhere you live n	OW.		
ι	Debtor 1:		Dates Debtor 1 lived here	Debtor 2:			Dates Debtor 2 lived there
				Same as	Debtor 1		Same as Debtor 1
1	1945 Nencino Drive	_		_			_
1	Number Street		from 07/2017	Number Stree	et		From
-			o <u>09/2017</u>				То
	Dallas Texas  City State	75247 Zip Code		City	State	Zip Code	
				Same as	Debtor 1		Same as Debtor 1
1	Number Street	F	rom	Number Stree	et		From
_			-o				To
Ī	City State	Zip Code		City	State	Zip Code	
	the last 8 years, did you e	•	• •	-			
		onna, idano, Louisidh	u, resvaud, retw iviekicu,	r derio moo, 1e)	as, vvasiiiigi	ion, and wisconsili	·)
✓ No	o es. Make sure you fill out S	chodulo H. Vour Co	dobtore (Official Form	106H)			

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Debt	tor 1 Ruth	L	Godbolt	Case number (if known)				
	First Name	Middle Name	Last Name					
Part	2: Explain the Sources of You	ur Income						
	Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.							
		Debtor 1		Debtor 2				
		Sources of income Check all that apply.	Gross income (before deducti exclusions)		Gross income (before deductions and exclusions)			
	From January 1 of current year u the date you filed for bankruptcy	COIIIIII SSIOIIS.		Wages, commissions, bonuses, tips Operating a business				
	For last calendar year: (January 1 to December 31, 2017  YYYY	Wages, commissions, bonuses, tips Operating a business	\$5000.00	Wages, commissions, bonuses, tips Operating a business				
	For the calendar year before that (January 1 to December 31, 2016 YYYY)	bonuses, tips	\$5626.00	Wages, commissions, bonuses, tips Operating a business				
l f	Did you receive any other income of include income regardless of whether oublic benefit payments; pensions; refilling a joint case and you have incomulated the gross incomulated No	that income is taxable. Exa ntal income; interest; divide e that you received togethe	mples of other income ar nds; money collected fro r, list it only once under E	e alimony; child support; Social Se m lawsuits; royalties; and gambling Debtor 1.				
٠	_	Debtor 1		Debtor 2				
		Sources of incomposeribe below.	Gross incomeach source (before deduexclusions)	Describe below.	Gross income from each source (before deductions and exclusions)			
	From January 1 of current year the date you filed for bankrupto		se \$4,112	.00				
	For last calendar year: (January 1 to December 31, 201  YY		ome \$12,336	3.00				
	For the calendar year before that (January 1 to December 31, 2010)		s11,712	2.00				

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Godbolt Debtor 1 Ruth Case number (if known) Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

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	Ruth		L		dbolt	Case number	(if known)
_	First Name		Middle Name	Las	t Name		
nsi orp ige	ders include your r porations of which	elatives; a you are a or a busin	ny general partner n officer, director, ess you operate a	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; g securities; and any managing domestic support obligations,
<b>✓</b>	No						
Ħ	Yes. List all payr	nents to a	ın insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	der? ude payments on o No Yes. List all payn	_	_	·	Total amount paid	Amount you still owe	Reason for this payment
							Include creditor's name
	Insider's Name					-	
	Number Street						
		State	Zip Code				
_		State	Zip Code				
-	City Insider's Name	State	Zip Code				
-	City	State	Zip Code				

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Debtor 1 Ruth Godbolt Case number (if known) Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	or 1	Ruth	L	Godbolt	Case number (if known)		
		First Name	Middle Name	Last Name			
11.		thin 90 days before you filed fo counts or refuse to make a pay		ny creditor, including a bank or owed a debt?	financial institution, set o	off any amoun	its from your
	<b>✓</b>	No Yes. Fill in the details.					
		Too. Till in the dotallo.		Describe the action the credi		ate action as taken	Amount
		Creditor's Name			_		
		Number Street					
		Number Street		Last 4 digits of account number	r: XXXX-		
		City State	Zip Code				
12.		hin 1 year before you filed for bointed receiver, a custodian,		y of your property in the posses	sion of an assignee for the	e benefit of cr	editors, a court-
	<b>✓</b>	No					
	Ш	Yes					
Part	5:	List Certain Gifts and Con	tributions				
13.	Wi	thin 2 years before you filed fo	or bankruptcy, did ye	ou give any gifts with a total va	lue of more than \$600 per	person?	
	<b>✓</b>	No Yes. Fill in the details for eac	:h gift.				
		Gifts with a total value of mo per person	ore than \$600	Describe the gifts	ga	ates you ave the fts	Value
					_		
		Person to Whom You Gave the	e Gift				
		N. orbon Obrah					
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person to Whom You Gave the	e Gift				
		Number Street					
		City State Person's relationship to you	Zip Code				

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Ves. Fill in the details for each gift or contribution.    Gifts or contributions to charities that total more than \$600   Date you contributed	Debtor 1	Ruth	L	Godbolt	Case number (if known)		
Ves. Fill in the details for each gift or contribution.   Gifts or contributions to charities that total more than \$600		First Name	Middle Name	Last Name			
Number Street  City State Zip Code    City State Zip Code	_	thin 2 years before you fil No Yes. Fill in the details for Gifts or contributions to	ed for bankruptcy, did each gift or contribut o charities	d you give any gifts or contribution	ed D	∂ate you	
City   State   Zip Code		Charity's Name		-	_		
Seminal Law Firm   Person Who Was Paid   2.0 Schilds and Law Firm   Person Who Was Paid   2.0 Schilds and Law Firm   Person Who Was Paid   2.0 Schilds and Law Firm   Person Who Mas Paid   8.0 Schilds and Law Firm   Person Who Mas Paid   8.0 Schilds   Reson Who Mas Paid   8.0 Schilds   Reson Who Mas Paid   8.0 Schild   Reson Who Mas Paid   8.0 Schilds   Reson Who Mas Paid   8.0 Schilds   Reson Who Mas Paid   8.0 Schild   Reson Who Mas Paid   8.0 Schild		Number Street		-			
Mithin 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?   No		,	Zip Code	_			
gambling?  Vo No  Yes, Fill in the details.  Describe the property you lost and how the loss occurred  Describe any insurance coverage for the loss include the amount that insurance has paid. List loss  Port 7: List Certain Payments or Transfers  16. Within 1 year before you filled for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulter about seeking bankruptcy or preparing a bankruptcy petition?  Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.  No  Yes, Fill in the details.  Description and value of any property transfer any property to anyone you consulter about seeking bankruptcy petition?  Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.  Description and value of any property transfer any property transfer any property transferred.  Altorney's Fee - 0.00  Altorney's Fee - 0.00  Altorney's Fee - 0.00  Altorney's Fee - 0.00  Altorney's Fees - 580.00  08/2017 \$300.00	Part 6:	List Certain Losses					
List Certain Payments or Transfers		Yes. Fill in the details.  Describe the property y	ou lost and	Include the amount that insural pending insurance claims on lir	nce has paid. List	-	
Semrad Law Firm   Person Who Was Paid   20 S. Clark Street   28th Floor   Chicago   Illinois   60603   City   State   Zip Code   Person Who Made the Payment, if Not You   Allmand Law Firm, PLLC   Person Who Was Paid   860 Alport Freeway, Suite 401   Number Street   Hurst   Texas   76054   City   State   Zip Code   Email or website address   None   N				77B. Property.			
Semrad Law Firm   Person Who Was Paid   20 S. Clark Street   28th Floor   Chicago   Illinois   60803   City   State   Zip Code   Email or website address   None   Person Who Made the Payment, if Not You   Altomeys Fees - 580.00   Attomeys Fees							
Semrad Law Firm   Person Who Was Paid   20 S. Clark Street   Number Street   28th Floor   Chicago   Illinois   60603   City   State   Zip Code   Email or website address   None   Person Who Made the Payment, if Not You   Allmand Law Firm, PLLC   Person Who Mas Paid   860 Airport Freeway, Suite 401   Number Street   Attomeys Fees - 580.00	<b>□</b>	No	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Description and value of any	property D	ate payment	
Person Who Was Paid 20 S. Clark Street Number Street  28th Floor  Chicago Illinois 60603 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Allmand Law Firm, PLLC Person Who Was Paid 860 Airport Freeway, Suite 401 Number Street  Attorneys Fees - 580.00  08/2017 \$300.00 02/2018 \$40.00 12/2017 \$40.00  12/2017 \$40.00				transierrea			payment
Chicago Illinois 60603 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Allmand Law Firm, PLLC Person Who Was Paid 860 Airport Freeway, Suite 401 Number Street  Attorneys Fees - 580.00  Attorneys Fees - 580.00  Attorneys Fees - 580.00  Attorneys Fees - 580.00  \$300.00 \$40.00 \$40.00 \$40.00 \$40.00  Email or website address None		Person Who Was Paid 20 S. Clark Street		Attorney's Fee - 0.00	4.	/4/2018	\$0.00
City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Allmand Law Firm, PLLC Person Who Was Paid 860 Airport Freeway, Suite 401 Number Street  Hurst Texas 76054 City State Zip Code  Email or website address None  Attorneys Fees - 580.00  08/2017 \$300.00 02/2018 \$40.00 \$40.00 12/2017 \$40.00		28th Floor		-			
None Person Who Made the Payment, if Not You  Allmand Law Firm, PLLC Person Who Was Paid 860 Airport Freeway, Suite 401 Number Street  Hurst Texas 76054 City State Zip Code  Email or website address None  Attorneys Fees - 580.00  Attorneys Fees - 580.00  Attorneys Fees - 580.00   Attorneys Fees - 580.00   Attorneys Fees - 580.00   Total Carry State Sign Code  Email or website address None				-			
Allmand Law Firm, PLLC  Person Who Was Paid 860 Airport Freeway, Suite 401  Number Street  Hurst Texas 76054 City State Zip Code  Email or website address None				-			
Person Who Was Paid   860 Airport Freeway, Suite 401   12/2017   \$40.00		Person Who Made the Pa	ayment, if Not You	-			
Number Street  Hurst Texas 76054 City State Zip Code  Email or website address None		Allmand Law Firm, PLLC Person Who Was Paid		Attorneys Fees - 580.00			
City State Zip Code  Email or website address None			e 401	-	<u>1</u>	2/2017	\$40.00
Email or website address None				-			
None		City State	Zip Code				
Person Who Made the Payment, if Not You				-			
		Person Who Made the Pa	ayment, if Not You				

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Debto	or 1 Ruth		L	Godbolt	Case numbe	r (if known)	
	First Name		Middle Name	Last Name			
	help you dea		or to make paym	you or anyone else acting on you contain to your creditors? on line 16.	our behalf pay or	transfer any property to a	nyone who promised to
	✓ No	a the a detaile					
	Yes. Fill I	n the details.					
				Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
	Person V	/ho Was Paid		-			
	Number	Street		•			
	City	State	Zip Code	-			
	Include both	course of your busin outright transfers and that you have already	transfers made as	security (such as the granting of a	ι security interest o	or mortgage on your property	y). Do not include gifts
	Yes. Fill i	n the details.					
				Description and value of p transferred	payr	cribe any property or nents received or debts pa achange	Date transfer was made
	Person V	/ho Received Transfer		-			
	Number	Street					
	City Person's	State relationship to you	Zip Code	-			
	Person V	/ho Received Transfer	•	-			
	Number	Street					
	City Person's	State relationship to you	Zip Code				
	beneficiary?	ars before you filed f		d you transfer any property to	a self-settled trus	st or similar device of whic	ch you are a
	<b>√</b> No	·	,				
	LI Tes. FIII I	n the details.		Description and value of	the property tran	nsferred	Date transfer was
							made
	Name of	trust					

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Debtor 1 Ruth Godbolt Case number (if known) List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code City State Zip Code

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Godbolt Debtor 1 Ruth Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

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Deb	tor 1		L	-	Godbolt	Case n	umber (if known)	
		First Name	N	Middle Name	Last Name			
26.	Hav	e you been a party	y in any judici	al or administra	ative proceeding unde	r any environmental	I law? Include settlements and orde	rs.
		No Yes. Fill in the det	ails.					
				•	Court or agency		Nature of the case	Status of the case
		Case title			Court Name			Pending
		Case number		<del> </del>	NumberStreet			On appeal
				ā	City State	Zip Code		Concluded
Part	t 11:	Give Details Ab	oout Your B	usiness or Co	nnections to Any Bu	ısiness		
27.	Witl	nin 4 years before	you filed for b	ankruptcy, did	you own a business or	have any of the foll	lowing connections to any business	?
		A sole propri	etor or self-en	nployed in a tra	de, profession, or othe	r activity, either full-	time or part-time	
		A member of A partner in a		lity company (L	LC) or limited liability pa	artnership (LLP)		
				aging executive	e of a corporation			
		An owner of a	at least 5% of	the voting or e	quity securities of a cor	poration		
	<b>✓</b>	No. None of the a						
		Yes. Check all that	at apply abov	e and fill in the	details below for each l			
					Describe the nat	ure of the business	Employer Identification no include Social Security no	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code			FromTo	
					Describe the nat	ure of the business	Employer Identification no include Social Security no	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_		From To	
					Describe the nat	ure of the business		
					_		include Social Security nu	umber or ITIN.
		Business Name			_			
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code			From To	

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Debt	tor 1	Ruth	L	Godbolt	Case number (if known)
		First Name	Middle Name	Last Name	
28.		ditors, or other parties.	r bankruptcy, did you ç	give a financial statement to	anyone about your business? Include all financial institutions,
		No Yes. Fill in the details below.			
				Date issued	
		News		MM/DD/YYYY	
		Name		IVIIVI/DD/TTTT	
		Number Street			
		City State	Zip Code		
Part	12:	Sign Below			
t	rue a	and correct. I understand that	making a false staten es up to \$250,000, or	nent, concealing property, o	and I declare under penalty of perjury that the answers are robtaining money or property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debtor			Signature of Debtor 2
		Date 4/4/2018			Date
[	√ ✓ Y	vlo Ves			Filing for Bankruptcy (Official Form 107)?
	_ `	ou pay or agree to pay someo	ne who is not an attor	ney to help you fill out bankr	ruptcy forms?
<u> </u>	<u> </u>	No			Attach the Pankwinton Patition Propagate Nation
L	┙,	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this inform	Fill in this information to identify your case:					
Debtor 1	Ruth	L	Godbolt			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States B	ankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						

Check if this is an amended filing

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Winformation below.	Vho Have Claims Secured by Property (Official Form	n 106D), fill in the
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and	No. Yes.
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and	No. Yes.
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and	No. Yes.

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Debtor	Ruth	L	Godbolt	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpired Person	onal Property Leases		
For any informa	unexpired personal property l	ease that you listed in So ate leases. Unexpired le	ases are leases that are	ontracts and Unexpired Leases (Official Form 106G), fill in the e still in effect; the lease period has not yet ended. You may S.C. § 365(p)(2).
Des	scribe your unexpired personal	l property leases		Will the lease be assumed?
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Part 3:	Sign Below			
Unde			intention about any pro	operty of my estate that secures a debt and any personal
×	/s/ Ruth Godbolt		×	
Si	gnature of Debtor 1		Signatu	ture of Debtor 2
D	ate <b>4/4/2018</b>		Date	
	MM/DD/YYYY		•	MM/DD/YYYY

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

		Northern Distric	or or initiols	
In re	Ruth L Godbolt		Case No.	
	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
(	Pursuant to 11 U.S.C. § 329(a) and l compensation paid to me within one rendered or to be rendered on behalt	year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services
ı	For legal services, I have agreed to a	ccept		\$1,400.00
ı	Prior to the filing of this statement I	have received		\$0.00
I	Balance Due			\$1,400.00
2.	The source of the compensation pai	d to me was:		
	Debtor	Other (specify)		
3.	The source of the compensation pai	d to me is:		
	<b>Debtor</b>	Other (specify)		
4.	I have not agreed to share the all members and associates of my		n with any other person unless the	ey are
		v firm. A copy of the agreeme	th a other person or persons who a ent, together with a list of the name	
5. I	In return for the above-disclosed fee	, I have agreed to render legal	I service for all aspects of the bank	ruptcy case, including:
	<ul> <li>a. Analysis of the debtor's final bankruptcy;</li> </ul>	ncial situation, and rendering	advice to the debtor in determining	g whether to file a petition in
	b. Preparation and filing of any	petition, schedules, statemer	nts of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors a	nd confirmation hearing, and any a	adjourned hearings thereof;
6. I	By agreement with the debtor(s), the	above-disclosed fee does no	ot include the following services:	
		CERTIFICA	ATION	
	certify that the foregoing is a comple or(s) in this bankruptcy proceedings.	te statement of any agreemer	nt or arrangement for payment to n	ne for representation of the
	4/4/2018		/s/ Elise Harmening	
	Date		Signature of Attorney	
			Semrad Law Firm	
1				

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc">http://www.justice.gov/ust/eo/hapcpa/ccde/cc</a> approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Godbolt, Ruth L	Case No.	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFIC	ATION OF CREDITOR MAT	TRIX
Th knowledge	ne above named Debtors hereby verify	that the attached list of creditors is tr	rue and correct to the best of their
Date:	4/4/2018	/s/ Godbolt, Rut Godbolt, Ruth L Signature of Dek	-

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

Navient PO Box 9640 Wilkes Barre, PA, 18773

MONTGOMERY WARD 1112 7TH AVE MONROE, WI, 53566

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

CB/MEIJER PO BOX 182789 COLUMBUS, OH, 43218

CREDITONEBNK PO BOX 98872 LAS VEGAS, NV, 89193

WEBBNK/FHUT 6250 RIDGEWOOD ROA SAINT CLOUD, MN, 56303

DOWNTHEROAD 119 Teal Rd W Lafayette, IN, 47909

IRS 1 PO Box 7346 Philadelphia, PA, 19101

Devon Financial 1702 Madison St Maywood, IL, 60153

GLHEC PO BOX 7859 MADISON, WI, 53707

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Great Lakes Higher Education Guaranty Company 2401 INTERNATIONAL LN MADISON, WI, 53704

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

ComEd 1919 Swift Drive Oak Brook, IL, 60523

LVNV Funding, LLC its successors and assigns as assignee of FNBM, LLC PO Box 10587 Attn: Susan Gaines Greenville, SC, 29603

People's Gas 200 E Randolph St Chicago, IL, 60601

6755 E Ridge Drive - Management 6755 E Ridge Drive Dallas, TX, 75231

## CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,400.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 Motion to Reopen and Avoid Lien \$1000.00 Motion to Reopen \$350.00 + court costs

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments;

or

2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 04/04/2018

L

Client

Attorney

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Debtor 1 Ruth First Name		Godbolt Ca	ase number (if known)		
	estions for Reporting Purposes				
16. What kind of debts do you have?	16a. Are your debts primarily  "incurred by an individual  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily money for a business or in  No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you	consumer debts? Conse primarily for a personal, f business debts? Busines nvestment or through the	amily, or household pu ss debts are debts that operation of the busing	rpose." you incurred to obtain ess or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	✓ No.				
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	550 million 5	5500,000,001-\$1 billion 61,000,000,001-\$10 billion 610,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million 5	5500,000,001-\$1 billion 61,000,000,001-\$10 billion 610,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below	I have examined this netition, a	nd I declare under nenalty	of periupy that the info	rmation provided is true and	
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or				
	both. 18 U.S.C. §§ 152, 1841,  /s/ Ruth Godbolt/ Signature of Debtor 1  Executed on 4/4/2018  MM / DE	1519, and 3571.	Signature of Debtor 2  Executed on	MM / DD / YYYY	

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Fill in this infor	mation to identify your c	ase:	。			
Debtor 1	Ruth	L	Godbolt			
D-b40	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States B	ankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)	,		
(If known)	a					
Official	Form 106De	ec				Check if this is a amended filing
Declarat	ion About an	 Individual Debi	tor's Schedule	es		12/1
If two married	people are filing togeth	er, both are equally respo	nsible for supplying corr	ect information.		
money or prope		file bankruptcy schedules ion with a bankruptcy cas				
Part 1: Sign	Below					
Did you pa	ay or agree to pay some	eone who is NOT an attorn	ney to help you fill out ba	ankruptcy forms?		
<b>✓</b> No						
Yes. 1	Name of person		Attach Bankrupto Signature (Official		lotice, Declaration, and	
	nalty of perjury, I declar are true and correct	re that I have read the sun		ed with this declarat	ion and	
1 40	- " " ( )	1 1/1/1/1/	- 6			

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 4/4/2018

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Deb	tor 1	Ruth	L	Godbolt	Case number (if known)
		First Name	Middle Name	Last Name	
28.		hin 2 years before you fi ditors, or other parties. No Yes. Fill in the details b		ou give a financial state	ment to anyone about your business? Include all financial institutions,
				Date issued	
		Name		MM/DD/YYYY	<u> </u>
		Number Street			
		City Sta	ate Zip Code		
1000	N. Tari		•		
Part	12:	Sign Below			
1	rue	and correct. I understar nkruptcy case can resul	nd that making a false st t in fines up to \$250,000 Godbolt	atement, concealing pro	nments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of	Debtor 1		Signature of Debtor 2
		Date 4/4/20	018		Date
1				f Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
	<u> </u>				
1		Yes			
1	Did y	ou pay or agree to pay s	someone who is not an a	ttorney to help you fill o	ut bankruptcy forms?
	7	No			
ļ	¥				Attach the Pankryntay Politica Proparate Natica
		Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor		L	Godbolt	Case number (if		
1	First Name	Middle Name	Last Name	known)		
Part 2:	List Your Unexp	ired Personal Property Le	ases	_		
informa	ation below. Do not		red leases are leases tha	t are still in effect; the lea	d Leases (Official Form 106G), fill in the se period has not yet ended. You may	
De	scribe your unexpire	ed personal property leases		* ,	Will the lease be assumed?	
Les	ssor's name:				☐ No ☐ Yes	
	scription of leased operty:					
Les	ssor's name:				☐ No ☐ Yes	
	scription of leased operty:					
Les	ssor's name:				☐ No ☐ Yes	
	scription of leased operty:	a a				
Les	ssor's name:				☐ No ☐ Yes	
	scription of leased operty:					
Les	ssor's name:				☐ No ☐ Yes	
	scription of leased operty:					
Les	ssor's name:				☐ No ☐ Yes	
	scription of leased operty:					
Les	ssor's name:				☐ No ☐ Yes	
	scription of leased operty:				*	
Part 3:	Sign Below					
Und	er penalty of perjury	y, I declare that I have indicat	ed my intention about an	y property of my estate tha	at secures a debt and any personal	_
	/s/ Ruth Godbolt	With Godford	<u>*</u>			
	Signature of Debtor	July 1 To They		gnature of Debtor 2		
D	Date 4/4/2018 MM/DD/YYYY		D	ate MM/DD/YYYY		

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Godbolt, Ruth L	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFIC	ATION OF CREDITOR MAT	RIX
T knowledg	he above named Debtors hereby verify le.	that the attached list of creditors is tru	ue and correct to the best of their
Date:	4/4/2018	/s/ Godbolt, Ruth Godbolt, Ruth L Signature of Deb	Jour Let Coly

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Debtor 1 Ruth L		Godbolt		Case numbe	r (if known)			
First Name N	liddle Name	Last Name		lumn A btor 1		Column B Debtor 2 or non-filing spous	se	
Unemployment compensation     Do not enter the amount if you contend under the Social Security Act. Instead, list			\$ <u>0</u>	.00				
For your spouse		\$1,028.00 \$0.00						
Pension or retirement income. Do not benefit under the Social Security Act.	include any amou	nt received that was a	\$ <u>0</u>	.00			_	
10.Income from all other sources not lis amount. Do not include any benefits rece payments received as a victim of a war of international or domestic terrorism. If nece page and put the total below.	eived under the So ime, a crime again	cial Security Act or st humanity, or						
Total amounts from separate pages, if ar	y.		+\$	0.00		+	_ 	
11. Calculate your total current monthl each	y income. Add line	es 2 through 10 for	\$ <u>c</u>	.00	. +		_ =	\$0.00
column. Then add the total for Column	n A to the total for	Column B.					L	otal current
Determine Whather the Mo	ana Tast Applis	no to Vou						onthly income
Part 2: Determine Whether the Me				****				
12a. Copy your total current monthly inc			annocommunicommunic	*******************	Copy li	ne 11 here →		\$0.00
Multiply by 12 (the number of mor	ths in a year).							X 12
12b. The result is your annual income fo	r this part of the fo	om.					12b.	\$0.00
13 Calculate the median family income	that applies to yo	u. Follow these steps:						
Fill in the state in which you live.	3	Illinois						
Fill in the number of people in your hous	sehold.	1						
Fill in the median family income for your household.	state and size of	<i>*************************************</i>			***************	***************************************	13. <u>\$</u>	52,410.00
To find a list of applicable median incom instructions for this form. This list may a	e amounts, go on Iso be available at	line using the link spec the bankruptcy clerk's	cified in the se office.	oarate			-	
4. How do the lines compare?								
14a. Line 12b is less than or equal to	o line 13. On the t	top of page 1, check b	ox 1, There is	no presump	tion of ab	use.		
14b. Line 12b is more than line 13. Go to Part 3 and fill out Form		e 1, check box 2, The	presumption	of abuse is o	determined	l by Form 122A-2		
Part 3: Sign Below				,				
By signing here, I declare under penalty	of perjury that the	e information on this st	atement and i	n any attach	ments is t	rue and correct.		
/s/ Ruth Godbot	Tollo Es		Signature of	f Debtor 2				
Date 4/4/2018 MM/DD/YYYY			Date 4/4/ MM	2018 /DD/YYYY				
If you checked line 14a, do NOT fill o If you checked line 14b, fill out Form								